

Information to identify the case:

Debtor 1	Maria Imelda Cardona		Social Security number or ITIN xxx-xx-9252	
	First Name	Middle Name	Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name		Social Security number or ITIN -----	
			EIN -----	
United States Bankruptcy Court District of New Jersey				
Case number: 16-33716-JKS				

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Maria Imelda Cardona

3/5/20

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Maria Imelda Cardona
Debtor

Case No. 16-33716-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 40

Date Rcvd: Mar 05, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 07, 2020.

db +Maria Imelda Cardona, 20 Arthur Street, Clifton, NJ 07011-1414
516546712 +Chase, Po Box 24696, Columbus, OH 43224-0696
516546718 +Chase Auto, 600 Community Drive, Manhasset, NY 11030-3802
516546719 +Chase Bank, Pob 19120, Houston, TX 77224-9120
516546721 +Chase Manhattan Mortgage, Attn: Bankruptcy Dept., 3415 Vision Dr. Mail Code: Oh4-7133, Columbus, OH 43219-6009
516546723 +Chase Mtg, 10790 Rancho Berna, San Diego, CA 92127-5705
516546728 +El Especialito News Paper, 3711 Hudson Avenue, Union City, NJ 07087-6015
516546729 +Emc Mortgage, Attention: Bankruptcy Clerk, Po Box 293150, Lewisville, TX 75029-3150
516546731 +Hc Roya, 333 Holtzman Rd, Madison, WI 53713-2109
516546733 #+Hy Cite Corporation, 333 Holtzman Rd, Madison, WI 53713-2109
516546737 +Wayne Emergency Medical Associates, PO Box 779, Livingston, NJ 07039-0779

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 06 2020 01:45:33 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 06 2020 01:45:29 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516546697 +EDI: AMEREXPR.COM Mar 06 2020 05:43:00 American Express, P.O. Box 981535, El Paso, TX 79998-1535
516546698 +EDI: AMEREXPR.COM Mar 06 2020 05:43:00 American Express, American Express Special Research, Po Box 981540, El Paso, TX 79998-1540
516758433 EDI: BECKLEE.COM Mar 06 2020 05:43:00 American Express Bank, FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516546704 EDI: BANKAMER.COM Mar 06 2020 05:43:00 Bank Of America, Po Box 982235, El Paso, TX 79998
516546706 EDI: BANKAMER.COM Mar 06 2020 05:43:00 Bank Of America, Attention: Recovery Department, 4161 Piedmont Pkwy., Greensboro, NC 27410
516546700 +EDI: BANKAMER2.COM Mar 06 2020 05:43:00 Bank Of America, Po Box 17054, Wilmington, DE 19850-7054
516546703 +EDI: BANKAMER.COM Mar 06 2020 05:43:00 Bank Of America, Attn: Correspondence Unit/CA6-919-02-41, Po Box 5170, Simi Valley, CA 93062-5170
516546702 +EDI: BANKAMER.COM Mar 06 2020 05:43:00 Bank Of America, Attn: Bankruptcy NC4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
516546699 +EDI: BANKAMER.COM Mar 06 2020 05:43:00 Bank Of America, Attn: Bankruptcy NC4-105-02-77, Po Box 26012, Greensboro, NC 27420-6012
516774626 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Mar 06 2020 01:46:13 Bayview Loan Servicing, LLC, 4425 Ponce de Leon Boulevard, 5th Floor, Coral Gables, FL 33146-1873
516546724 EDI: CITICORP.COM Mar 06 2020 05:43:00 Citibank Sd, Na, Attn: Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195
516546727 EDI: DISCOVER.COM Mar 06 2020 05:43:00 Discover Fin, Po Box 15316, Wilmington, DE 19850
516546726 +EDI: DISCOVER.COM Mar 06 2020 05:43:00 Discover Fin, Po Box 6103, Carol Stream, IL 60197-6103
516546730 +EDI: RMSC.COM Mar 06 2020 05:43:00 Gemb/home Design, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
517970213 +E-mail/Text: jennifer.chacon@spservicing.com Mar 06 2020 01:46:59 Grand Avenue Mortgage Loan Trust 2017-RPL1, c/o Select Portfolio Servicing Inc., P.O. Box 65450, Salt Lake City, UT 84165, Grand Avenue Mortgage Loan Trust 2017-RP, c/o Select Portfolio Servicing Inc. 84165-0450
517970212 +E-mail/Text: jennifer.chacon@spservicing.com Mar 06 2020 01:46:59 Grand Avenue Mortgage Loan Trust 2017-RPL1, c/o Select Portfolio Servicing Inc., P.O. Box 65450, Salt Lake City, UT 84165-0450
516546732 +EDI: RMSC.COM Mar 06 2020 05:43:00 Homedn/gemb, Po Box 981439, El Paso, TX 79998-1439
516546717 EDI: JPMORGANCHASE Mar 06 2020 05:43:00 Chase, Attention: Bankruptcy, Po Box 15298, Wilmington, DE 19850
516546713 EDI: JPMORGANCHASE Mar 06 2020 05:43:00 Chase, Chase Card Services, Po Box 15298, Wilmington, DE 19850
516546707 EDI: JPMORGANCHASE Mar 06 2020 05:43:00 Chase, Po Box 15298, Wilmington, DE 19850
516546709 EDI: JPMORGANCHASE Mar 06 2020 05:43:00 Chase, Po Box 901039, Fort Worth, TX 76101
516546722 EDI: JPMORGANCHASE Mar 06 2020 05:43:00 Chase Mht Bk, Attention: Bankruptcy, Po Box 15298, Wilmington, DE 19850
516546735 +E-mail/PDF: resurgentbknotifications@resurgent.com Mar 06 2020 01:39:59 Pinnacle Credit Service, Po Box 640, Hopkins, MN 55343-0640
516612943 +E-mail/PDF: resurgentbknotifications@resurgent.com Mar 06 2020 01:38:43 Pinnacle Credit Services, LLC its successors and, assigns as assignee of Chase Bank USA, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516546736 +EDI: SECONDROUND.COM Mar 06 2020 05:43:00 Second Round Lp, 4150 Friedrich Lane Suit, Austin, TX 78744-1052
516784927 E-mail/Text: jennifer.chacon@spservicing.com Mar 06 2020 01:46:59 Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250

District/off: 0312-2

User: admin
Form ID: 3180W

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Total Noticed: 40

Date Rcvd: Mar 05, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

518543199 E-mail/Text: jennifer.chacon@spservicing.com Mar 06 2020 01:46:59
Wilmington Trust, NA, successor trustee ET AL., c/o Select Portfolio Servicing, Inc.,
P.O. Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 29

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
516546705* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank Of America, Po Box 982235, El Paso, TX 79998)
516546701* +Bank Of America, Po Box 17054, Wilmington, DE 19850-7054
516546725* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: Citibank Sd, Na, Attn: Centralized Bankruptcy, Po Box 20507,
Kansas City, MO 64195)
516546720* +Chase Bank, Po Box 19120, Houston, TX 77224-9120
516546734* +Hy Cite Corporation, 333 Holtzman Rd, Madison, WI 53713-2109
516546708* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,
MONROE LA 71203-4774
(address filed with court: Chase, Po Box 15298, Wilmington, DE 19850)
516546710* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,
MONROE LA 71203-4774
(address filed with court: Chase, Po Box 15298, Wilmington, DE 19850)
516546711* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,
MONROE LA 71203-4774
(address filed with court: Chase, Po Box 15298, Wilmington, DE 19850)
516546714* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,
MONROE LA 71203-4774
(address filed with court: Chase, Po Box 15298, Wilmington, DE 19850)
516546715* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,
MONROE LA 71203-4774
(address filed with court: Chase, Po Box 15298, Wilmington, DE 19850)
516546716* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,
MONROE LA 71203-4774
(address filed with court: Chase, Po Box 901039, Fort Worth, TX 76101)

TOTALS: 0, * 11, ## 0

Addresses marked '' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 07, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 5, 2020 at the address(es) listed below:

Alexandra T. Garcia on behalf of Creditor BAYVIEW LOAN SERVICING, LLC NJECFMAIL@mwc-law.com, nj-ecfmail@ecf.courtdrive.com
Celine P. Derkrikorian on behalf of Creditor BAYVIEW LOAN SERVICING, LLC njecfmail@mwc-law.com
Celine P. Derkrikorian on behalf of Creditor Bayview Loan Servicing, LLC njecfmail@mwc-law.com
Denise E. Carlon on behalf of Creditor Wilmington Trust, NA, successor trustee to Citibank, N.A., as trustee, on behalf of the holders of the Structured Asset Mortgage Investments II Inc., Bear Stearns ALT-A Trust II, Mortgage Pass-Through dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Denise E. Carlon on behalf of Creditor Grand Avenue Mortgage Loan Trust 2017-RPL1 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Kevin Gordon McDonald on behalf of Creditor Wilmington Trust, NA, successor trustee to Citibank, N.A., as trustee, on behalf of the holders of the Structured Asset Mortgage Investments II Inc., Bear Stearns ALT-A Trust II, Mortgage Pass-Through kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Kevin Gordon McDonald on behalf of Creditor Grand Avenue Mortgage Loan Trust 2017-RPL1 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magnettrustee.com
Rebecca Ann Solarz on behalf of Creditor Grand Avenue Mortgage Loan Trust 2017-RPL1 rsolarz@kmlawgroup.com
Rebecca Ann Solarz on behalf of Creditor Wilmington Trust, NA, successor trustee to Citibank, N.A., as trustee, on behalf of the holders of the Structured Asset Mortgage Investments II Inc., Bear Stearns ALT-A Trust II, Mortgage Pass-Through rsolarz@kmlawgroup.com
Russell L. Low on behalf of Debtor Maria Imelda Cardona ecf@lowbankruptcy.com, ecf@lowbankruptcy.com:r57808@notify.bestcase.com
U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 12